

RISK MANAGEMENT CONTRACTS FY 2010-2011

Contract Type	Effective Date	Term Date	Rate Per Participant Per Month/ Count	Annual Premium/ Cost	Current % or Flat Fee Received by Broker	Monthly Broker Fee	Annual Broker Commissions /Fees	Comments
LINES OF INSURANCE OTHER THAN EMPLOYEE BENEFIT RELATED								
General Liability/Bonds (FACT) Direct Placement	10/01/10	09/30/11	N/A	\$166,999.00	N/A	N/A	N/A	
Property (FACT/FMIT) Direct Placement	10/01/10	09/30/11	N/A	\$234,495.00	N/A	N/A	N/A	Premiums paid quarterly
Auto Liability/Physical Damage (PGIT) Broker/Brown & Brown	10/01/10	09/30/11	N/A	\$84,606.00	12%	N/A	\$10,152.72	
Auto Liability/Physical Damage (VFIS for Fire Services Fleet) Broker/Brown & Brown	10/01/10	09/30/11	N/A	\$59,228.27	10%	N/A	\$5,922.83	
AD&D* (AIG for Community Service/Hour Workers) Broker/Brown & Brown	04/11/11	04/11/12	N/A	\$500.00	10%	N/A	\$50.00	
Pollution (Ace) Broker/Brown & Brown	04/17/10	04/17/11	N/A	\$18,447.00	10%	N/A	\$1,844.70	
Pollution (Ace & ASI) Broker/Brown & Brown	04/17/11	04/17/12	N/A	\$21,639.00	10%	N/A	\$2,163.90	
Workers Compensation (PGCS) Broker/Brown & Brown	10/01/10	09/30/11	N/A	\$135,764.00	7%	N/A	\$9,503.48	25% down + 9 equal installments
TOTAL FEES AND COMMISSIONS TO BROWN & BROWN FOR LINES OTHER THAN EMPLOYEE BENEFITS							\$29,637.63	

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EMPLOYEE BENEFIT CONSULTING								
Actuary Services (Milliman) Direct Placement	04/13/10	01/31/12	N/A	\$24,000.00	N/A	N/A	N/A	Chapter 112, Midyear, GASB 45, RDS
AD&D* (VFIS for Volunteer Fire Fighters) Direct Placement	10/09/08	10/09/11	N/A	\$7,566.00	N/A	N/A	N/A	
Early Retiree Reinsurance Program (BCBS ASO)	06/01/10	End of Program	N/A	N/A	N/A	N/A	N/A	No fees incurred - contract only
Employee Assistance Program (Horizon Health) Direct Placement	10/01/10	09/30/11	\$4.23/655	\$11,726.00	N/A	N/A	N/A	Premiums paid quarterly. OPS employees included in count.
Flexible Spending Acct (PBA) Direct Placement	12/14/10	12/31/13	\$6.18/114	\$8,454.24	N/A	N/A	N/A	To avoid Financial Penalty, term notice must be 6 months prior to end of Calendar Year.
AD&D* (Ace for Fire Services/Probation required by Statute) Broker/Brown & Brown	04/01/11	03/31/13	N/A	\$4,854.00	10%	N/A	\$ 485.40	2 year contract effective 4/2011. Previously 3 year contract with HARTFORD.
AD&D* (FCL) Broker/Brown & Brown	10/01/10	09/30/11	\$1.00/636	\$6,642.00	10%	\$ 55.35	\$ 664.20	Annual based on counts as of March 2011
Dental Insurance (FCL ASO) Broker/Brown & Brown	10/01/10	09/30/12	\$4.50/639	\$34,506.00	See Comments	N/A	N/A	Broker Fees are combined with BCBSFL ASO
Group Life (FCL) Broker/Brown & Brown	10/01/10	09/30/11	\$7.50/631	\$54,986.40	10%	\$ 458.22	\$ 5,498.64	Annual based on counts as of March 2011
Health Insurance (BCBSFL ASO) Broker/Brown & Brown	10/01/10	09/30/14	\$53.90/639	\$413,305.20	\$2.00 PEP	\$ 1,278.00	\$ 15,336.00	
Long Term Disability (SunLife) Broker/Brown & Brown	10/01/10	09/30/11	N/A	\$47,405.76	17%	\$ 671.58	\$ 8,058.98	Voluntary; Employee paid thru payroll deduction.
Online Enrollment (BeneWise)	09/20/10	09/30/11	\$1.60/809	\$15,532.80	N/A	N/A	\$ 3,397.80	Brown & Brown receives .35 cents of the \$1.60 as an administration fee for this product.
Short Term Disability (SunLife) Broker/Brown & Brown	10/01/10	09/30/11	N/A	\$82,744.44	10%	\$ 689.54	\$ 8,274.44	
Stop Loss (Symetra) Single Aggregate Family Broker/Brown & Brown	10/01/10	09/30/11	2.09/639 47.40/ 309 105.31/330	\$608,812.92	10%	\$ 5,073.44	\$ 60,881.29	Per month counts based on 3.2011 invoice
Voluntary Life (FCL) Broker/Brown & Brown	10/01/10	09/30/11	N/A	\$159,951.00	10%	\$ 1,332.93	\$ 15,995.10	Voluntary; Employee paid thru payroll deduction.
TOTAL FEES AND COMMISSIONS TO BROWN & BROWN FOR EMPLOYEE BENEFITS CONSULTING							\$ 118,591.85	
*Accidental Death & Dismemberment								